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UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

DLJ MORTGAGE CAPITAL, INC.

Plaintiff.

- against -

HOME LOAN CORPORATION D/B/A EXPANDED MORTGAGE CREDIT,

Defendant.

STIPULATION AND ORDER

07 CIV 4167 (Vm)

IT IS HEREBY STIPULATED AND AGREED by and between the undersigned counsel for the parties that: (1) defendant's time to answer, move, or otherwise respond to the Complaint shall be extended to and including July 24, 2007; and (2) defendant waives any defense under Rule 12(b)(5) of the Federal Rules of Civil Procedure, or other defense alleging insufficiency of service of process. No previous request for an extension has been made.

Dated: New York, New York June 25, 2007

Allan N. Taffet (AT-5181)

300 East 42nd Street New York, New York 10017 (212) 883-1700 Attorneys for Plaintiff

HOME LOAN CORPORATION D/B/A EXPANDED MORTGAGE CREDIT

By:

Kenneth R. Cole, General Counsel Texas Bar No. 24012444 (not licensed in New York)

450 Gears Road, Suite 600 Houston, Texas 77067 (281) 453-0300 General Counsel for Defendant

SO ORDERED: